

## Abstract

Methods for converting a renter into a property owner in cooperation with an investor comprise a third party finding  
5 the renter as well as the investor agreeing to purchase a property selected by the renter. During a phase one period of time the investor receives rent from the renter and obtains an increase in the property value until the beginning of a phase two period of time. Beginning phase two the renter obtains a  
10 new first mortgage to purchase the property at market value, the investor providing a sufficient second mortgage so that the renter requires no down payment to purchase the property. At the end of phase two, the renter obtains a further new first mortgage discharging the investor second mortgage and  
15 the investor gaining a portion of the new market value of the property. The methods repeat during phase two providing the investor with increased income potential.